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ABSTRACT

A socioeconomic life cycle model consisting of six temporally-ordered stages is used to compare the impact of family background, educational achievement, early occupational achievement, and current family and work role variables on the 1966 earning achievement of a nationally representative sample of black and white married women, ages 30 to 44. A reduced forms regression procedure is used to permit maximum consideration of early life cycle determinants. Major findings include the following: (1) socio-economic background has more influence on black earning achievement; (2) educational achievement also has a greater payoff for blacks, with racial differences in earnings being greater at lower educational levels; (3) premarital occupational status achievement is important to the adult earning achievement of black but not of white females; (4) whereas premarital characteristics have a greater impact, in terms of variance explained, on black earning achievement, current family characteristics have a greater impact on white earning achievement. The presence of preschool children adversely affects the earning achievement of white females, but not black females, even after controlling for family financial need. (Author)

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A Comparison of the Processes of Earning Achievement of Black and White Married Females [1]

Bruce A. Christenson [2]

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Social stratification researchers use the status attainment model to study mechanisms affecting status achievement, and to compare the processes of status achievement between populations; particularly between black and white adult males (e.g., Duncan, 1968). The existing research focuses on male achievements measured by occupational status and earned income. Until recently, adult females have been neglected by researchers using the status attainment model (e.g., Treiman and Terrell, 1975). Utilizing annual earnings as a status outcome (i.e., dependent variable), this paper compares the achievement process of black and white married females. Given the limited research on this topic this analysis is to be seen as one of description and exploration rather than hypothesis testing.

REVIEW OF LITERATURE

To provide some background, a comparison of the economic activity of black and white married women is briefly outlined in terms of labor force participation, occupational status, and earnings. Labor force participation rates of black married females have been consistently higher than rates of the white married females. In 1969 51% of black wives and 39% of white wives were employed. Lower income levels and instability of income among black families partially explain the difference in labor force participation (Hayghe, 1973; Perrella, 1968). Additionally, Scanzoni (1971) maintains that in black families the wife's right to work is recognized, while in white families the wife's work role is seen as an option which is more subject to competing household demands. In terms of 1967 occupational status, 63% of white working wives were employed in white collar occupations, while 47% of blacks were in service occupations

which tend to be lower in status (Waldman, 1967). With respect to earnings white females have a higher level of earnings. Examining 1960 census data Sweet (1973) suggests several factors which contribute to the difference in earnings, including educational differences, occupational differences, and less time spent in the labor market by black females.

In examining the processes of earning achievement, this paper compares the effects of determinants of earning achievement. Utilizing the same data set, Treiman and Terrell (1975) have already compared the effects of some of the determinants. They find that black females capitalize more on education than whites, but receive less payoff than whites from past work experience, and also less payoff from additional hours of work per year. The authors conclude from their analysis of income attainment that if a black woman can get a good education (i.e., a college education) and a high prestige job, race will no longer be a handicap insofar as earnings are concerned. With a college education and a high status job black females actually have higher earning levels than comparable white females. This paper differs from Treiman and Terrell's analysis in at least two respects. First a larger number of potential determinants of earning achievement are examined in this study. Second, Treiman and Terrell do not fully utilize the longitudinal characteristics of the data. Unlike Treiman and Terrell's study, the analysis in this paper takes into consideration the temporal ordering of life cycle variables. This should provide a more comprehensive examination of the effects of early life cycle variables.

DATA

The data being analyzed is taken from the first wave of a five year longitudinal study of the labor market experience of mature women. The

survey, directed by Herbert Parnes of Ohio State University for the Department of Labor, includes data on the personal and work histories of a nationally representative sample of 30 to 44 year old women, and data on their 1966 labor market activity. The sample consists of 3,456 white and 1,627 non-white females. Non-whites are triple oversampled to minimize standard error. The data is also weighted by race and age to represent the population size.

From the sample of 5,083 women, this analysis selects women who 1) are racially categorized as black or white; 2) are in their first marriage; 3) report working in 1966; 4) had finished their full time education prior to 1966; and 5) are native born. The subsample for blacks is 449 and 1137 for whites.

FRAMEWORK FOR ANALYSIS

The socioeconomic life cycle is the conceptual framework to be used for analyzing achievement. The life cycle approach is utilized by Blau and Duncan (1967), but is perhaps best described in Duncan, Featherman, and Duncan (1972, Ch. 1). Based on the proper temporal ordering of life cycle influences, Duncan Featherman, and Duncan begin with a life cycle model divided into family background, intervening,and outcome stages.

Expanding on Duncan, Featherman, and Duncan's basic model, this study uses a model consisting of 6 life cycle stages (see Table I), with the sixth stage representing the outcome as measured by 1966 annual earnings which ranges from zero to $15,000. [1] The first 5 stages represent characteristics which are expected to influence adult earning achievement.

The first stage includes the standard family of origin socioeconomic indicators which are useful in examining transmission of social status:

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1. Earnings have been truncated on the low end at 0 and on the high end at $15,000 as only a few respondents fall outside these limits.

head of household's occupational status (i.e., the Duncan Socioeconomic Index for household head's occupation when the respondent was age 15), and mother and father's education (i.e., the number of years of each parents' education). In addition, dichotomous variables are included to examine the effect of mother's employment status (i.e., not employed versus employed), family disruption (i.e., intact versus disrupted).[2] The effect of community of childhood residence (i.e., a 6 point rural to urban continuum based on population size) is also explored.[3]

The next two stages in the model include achievement and early work characteristics of the respondent. The second stage considers the individual's own educational achievement (i.e., the number of years of respondent's education). The third stage includes special technical or vocational training aside from regular education (i.e., never taken or completed special training versus completed special training), premarital occupational status (i.e., the Duncan SEI for respondent's longest occupation prior to marriage), and extent of premarital work experience (i.e., years of work prior to marriage).

The fourth stage examines the influence that characteristics relevant to family and marital roles have on earning achievement. These include marital work experience (i.e., the percentage of years of employment since marriage), presence of preschool children (i.e., the number of children under age 7 in the family), presence of older children (i.e., the number of children ages 7 to 18), geographic mobility (i.e., never moved since married versus moved since married), and income adequacy (i.e., ratio

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2. Several variables in this study are measured dichotomously, with scores of zero and one, which allows them to be analyzed within a regression analysis.

3. The scale ranges from 0 to 5, with 0 indicating farm residency, and 5 indicating residence in a large city of 100,000 or more persons.

estimate of the family income, except for the wife's earnings, over an estimate of minimum family financial need). [4]

In the fifth stage current occupational characteristics are represented by three variables: current occupational status (i.e., the Duncan SEI for a woman's 1966 occupation), hours worked in 1966 (i.e., weeks worked times the average number of hours worked per week), and work instability (i.e. the number of jobs held in 1966).

METHODOLOGICAL CONSIDERATIONS

In order to take into consideration the total effects of early life cycle characteristics, such as family background, the analysis is based on reduced form regression equations (see Aiwin and Hauser, 1975). Consider the model depicted in Table I. First, earnings is regressed on the family background variables. This is done separately for blacks and whites. The partial effect coefficients are used to compare the total effects of family background characteristics for black and white females. The variance explained (R^2) in the respective equations provides separate indications of the impact of these characteristics on the earning achievement of blacks and whites. The second step is to regress earnings on family background characteristics and educational achievement. Race comparisons of the influence of education, net of family background influences can be made. This procedure is repeated three more times, each time adding

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4. The calculation of income adequacy is based on a formula taken from Morgan (1970). Family income includes all sources of income except the wife's own earnings. Morgan's work provides a method of estimating family financial need based on minimum food and shelter cost in the mid-sixties. This estimate takes account of household size and age composition. Sweet (1973) uses a similar measure in his analysis.

another set of variables in the life cycle to the regression model. The end result is a comparison of the processes of earning achievement of black and white married women which allows for maximum consideration of the effects of determinants occurring early in the life cycle.

For the sake or parsimony, variables are deleted from the equation if they are found to be statistically nonsignificant for both races at the point in which they are first introduced into the model. Since pairwise deletion procedures are used to minimize reduction of sample due to missing data, the test for significance is based on N's of 1101 for whites and 441 for blacks. These N's are more representative of the average response rates than the actual sample size.

In this analysis the primary concern is with the process of achievement, and therefore with race differences in effect coefficients rather than mean differences in characteristics measured by the variable indicators. However, the means for the variables, and their standard deviations are provided in Table II. Zero-order correlations are presented in Table III. Table IV contains the unstandardized partial coefficients for all variables which had a significant influence for at least one race when introduced into the regression model. Unstandardized coefficients are used since comparisons are being made across populations (Schoenberg, 1972). Table V shows the effect that early life cycle variables have on succeeding variables, which should be useful in providing indications of indirect effects.

FINDINGS AND INTERPRETATIONS

Family Background

Characteristics of family background are important for the achievement of black females, and relatively unimportant for whites, as indicated by

the variances explained when earnings are regressed on only family background characteristics. After deleting variables which are not statistically significant for either blacks or whites, 17% of the variance is explained for blacks in contrast with .5% for whites (see Table IV). This suggests that status transmission may be more prevalent among black families than among white families. Interestingly, Duncan's analysis leads him to conclude that the opposite situation exists for males, among whom there is a greater status transmission for whites (1968:95-6). A look at the effects of specific family background variables will help specify the nature of this status transmission.

Having deleted variables not showing a statistically significant effect on the earning achievement of blacks or whites (Table IV, column 1), two important sources of status transmission which remain for black females are mother and father's education. To a lesser degree mother's education is a source of status transmission for whites. In the status attainment literature the parental education variables are used to indicate parental role model influences on a son or daughter's achievement, which assumes that the more highly educated parents reflect values and expectations most supportive of achievement (Treiman and Terrell, 1975:177). This is seen as status transmission in that the achievement of the parent is indirectly passed on to the children.

Highly educated mothers of black females have more influence on their daughter's eventual earning achievement than highly educated mothers of white females. This is seen by comparing the unstandardized coefficients in Table IV($b_{blacks} = 128$; $b_{whites} = 53$). Much of this influence occurs indirectly through enhancing educational achievement of the daughter as seen by the fact that when education is controlled the influence of

mothers' education disappears (Table IV, column 2), and by the fact that for both races mothers' education has a statistically significant effect on educational achievement of the daughter (Table V).

Among blacks, father's education also has a positive influence (b = 116) on daughter's earning achievement. This influence is nearly comparable to that of mother's education (b = 128), suggesting that both parents are important role models for their daughter. By contrast, among whites the negative influence of father's education is suppressed when the daughter's educational achievement is not taken into account. When education is controlled (Table IV, column 2), father's education has a significant negative effect which is retained in succeeding regression models (Table IV, columns 2,3,4,5). One possible explanation for this negative effect is that daughters in white families with highly educated fathers may be more socialized to recognize the male head of household as the economic provider. Consequently, when they marry, they do not want to challenge their husbands role as family provider. In her study of professional women, Epstein reports: "Some of the white women, faced with developing careers, checked them to assure they would have lower-ranking, lower paying jobs than their husbands." (1973:164) Presumably this effect is not found for blacks since female labor force activity is more traditional in black families.

Head of household's occupational status, indicating the general social and financial standing of a family, is eliminated from the regression equation because of the lack of a statistically significant effect for either blacks or whites. This suggests that a family of origin's economic situation has no effect on earning achievement above and beyond that reflected by other family background variables. Once exception to this generalization may be black females from disrupted families. Family disruption is greater

among lower income families for both blacks and whites (Udry, 1974:394). If one can assume that family disruption is a proxy for lower economic backgrounds, then black females from poor family backgrounds are handicapped, whereas white females are not handicapped in terms of their eventual earning achievement. [5] The loss in earning achievement for these black females averages $466. Family disruption indirectly effects earning achievement by reducing by 1.3 the average number of years of schooling completed by black females. White females from disrupted families lose an average of .75 of a year of education.

Residency during childhood has a significant influence on achievement of blacks, but not whites. Blacks growing up in urban communities are likely to achieve a higher level of earnings than blacks from rural areas or small towns. The influence of early residency operates indirectly through education as seen by the substantial reduction in the effect of residency when controlling on education (Table IV, column 2). In addition residency has a significant effect on education for blacks (b = .24), but not as great an effect for whites (b = .09). Therefore coming from a rural or small town background impairs black earning achievement by reducing educational opportunities, whereas for whites the reduction in education is less and one does not find a negative effect on earning achievement.

Mother's employment was expected to provide a positive role model influence for daughter's earning achievement. This was not found to be the case as mother's employment does not significantly influence earnings of blacks or whites. Consequently this variable is eliminated from the variables reported in Table IV.

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5. While this explanation is subject to the fallacy that what is true of disrupted families in general may not be true of this particular sample, the interpretation seems to be reasonable as a possible explanation for the finding that family disruption has an adverse effect on achievement of blacks. An alternative interpretation might consider the loss of a parental role model associated with family disruption.

Education

As expected, a woman's educational achievement is an important determinant of earning achievement. Blacks average a year less of education than whites, however, the overall impact of educational achievement, net of family background characteristics, explains 25% of the variance in earnings for blacks, but only 5% of the variance for white earnings.[6]

The payoff from education for blacks (b = 416) is almost twice that obtained by whites (b = 235). However it would appear that education has a greater effect on occupational achievement of whites than of blacks. For instance, the effect of education on current occupational status of blacks is .52 compared to 2.69 for whites (Table V, column 8). The differences in educational payoffs may suggest race differences in achievement objectives. One reason blacks might be more concerned with earnings than occupational status is the greater instability of income in black families. Whites with a high level of education are likely to be married to husbands whose income is adequate and fairly stable, thus allowing the type, or status, of the occupation to be of greater importance than the level of earnings. Further support for this view is seen by the fact that the greater payoff from education for blacks is at least partially resulting from the fact that with increased education blacks tend to work a higher average number of hours, which in turn increases earnings. This is not the case for whites. Table V indicates that an increment in education predicts an increase of 33 hours of work per year for blacks, but a statistically insignificant increase of 4 hours for whites.

Although the data per se does not prove the existence of discrimination, the greater payoff from education for blacks may reflect differential dis-

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6. The difference in variance explained by education for blacks and whites may be partially due to the greater variance in education for blacks.

crimination, with greater discrimination occurring in occupations requiring less education. At lower levels of education blacks earn less than whites who have a comparable education. The greater payoff from education, however, means that blacks and whites have about equal earnings when both have 15 years of education, or about 3 years of college education (see Figure 1).

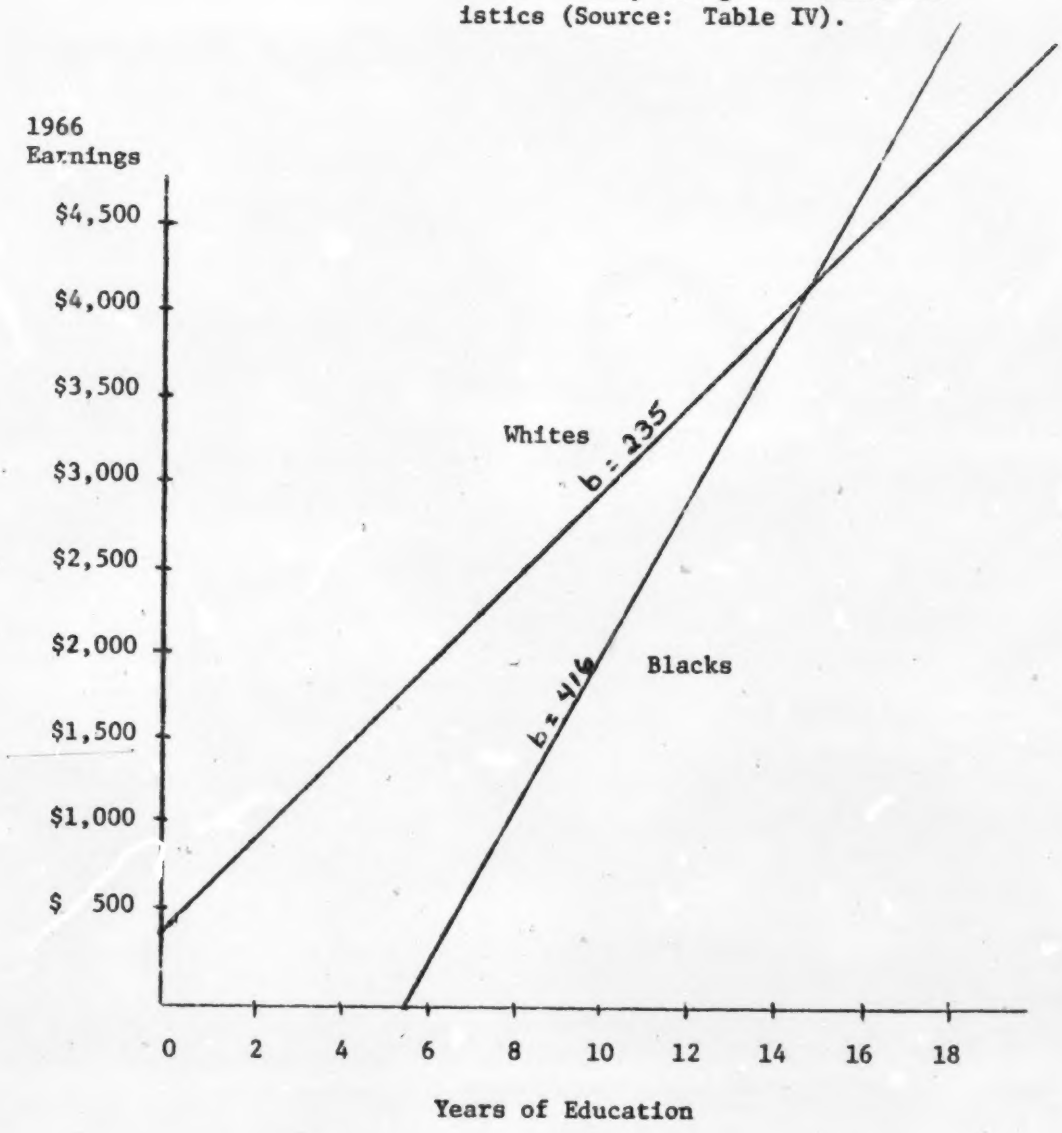
Early Achievement

When early achievement variables (i.e., special training, premarital occupational status, and years of premarital work experience) are included in the regression equation with education and family background characteristics the R^2 for blacks increases by 8 percent. Among whites, the increase in variance explained is 1 percent, suggesting that these premarital characteristics do not have as great an impact on white earning achievement.

The probability that special training will increase earning achievement is statistically significant for blacks, but not whites. Special training increases the expected earnings of blacks by almost $600. This increase in earnings results from the substantially better occupation the black female is able to obtain if she has this additional training. The occupational status of black females with some form of special vocational or technical training is an average of 6 points higher on Duncan's socioeconomic index. Whites with special training are not better off, either in terms of occupation or earnings, than those without the training.

Early success in occupational achievement is also predictive of later success in earning achievement for blacks, (b = 38), but not for whites, (b = -4). The effect of premarital occupational status on black earning achievement is mediated by current occupational status and hours worked per year. This is seen by the decreased effect of premarital occupational status when current work characteristics are controlled (Table IV, column 5).

Figure 1: Earning Returns on Education for White and Black Married Females, Net of Family Background Characteristics (Source: Table IV).



In addition, Table V indicates that premarital occupational status has a statistically significant effect on current occupational status and hours worked per year for blacks. A high status job prior to marriage tends to qualify one for a higher status job in 1966. These black females who have higher premarital status also tend to work more hours per year than black females who began in lower status occupations. This one might expect because careers associated with higher status occupations usually involve greater commitment which is reflected in the amount, or hours, of work. For blacks, premarital occupational status also has a significant, direct, positive effect on earning achievement. This could indicate that the type of previous work experience per se is a qualification for the level of earnings. In contrast, the premarital occupational status for whites has an unexpected, direct, negative effect on earning achievement.

The years of premarital work experience is one early achievement characteristic which has a greater effect on white earning achievement than on black earning achievement. For both races this effect is indirect. The years of premarital work experience is a predictor of marital work experience, which in turn leads to higher earnings.

Marital and Family Characteristics

Marital and family characteristics (i.e., marital work experience, income adequacy, number of children ages 7 to 18, number of children under age 7, and geographic mobility) increase the explained variance in earnings by an additional 20% for whites and by 7% for blacks. The implication is that white women's family and marital roles are more determinative of her earning achievement than are her family background, educational or early achievement characteristics. In contrast, a black woman's family background, education, and early achievements are more determinative of her

earning achievement than are her marital and family roles.

The whites receive a higher return in earnings from marital work experience. This is partially due to the effect of work experience as it is mediated by hours of work per year. Yet net of the influence of all other variables in the model, the payoff from marital work experience is still somewhat greater for whites. Thus, net of all other effects in the life cycle model, a white woman working 75% of her married life would earn $600 more than a white woman working only 25% of her married life. By comparison, a black woman working 75% of her married life would earn only $350 more than a black female working 25% of the time. While unionization is slow in coming to many female dominated occupations, black females are more likely to be in nonunionized jobs, or in jobs not covered by minimum wage laws (Feagin, 1970:27). Consequently, the lower payoff from work experience may be because it is more difficult for black workers in nonunionized occupations to translate work experience into increased earnings. Unionized occupations, on the other hand, emphasize seniority, and are likely to reward work experience.

It was expected that women from families with high income adequacy (i.e., low economic need) could remain out of the labor market until they could find a job which would be attractive in terms of earnings or status.[7] For blacks, family income adequacy positively effects their earning achievement, but does not significantly effect their occupational status. By contrast, family income adequacy positively effects the occupational status attained by white females, but does not effect their earning achievement. This further supports the proposition suggested earlier that the objectives differ for black and white working wives, even when they are not working

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7. Sweet (1973) makes a similar argument in his analysis of earnings of married women.

out of immediate economic necessity. The achievement process of blacks focuses on earnings. The achievement process of whites focuses on occupational status.

The presence of children 7 to 18 does not signficantly effect the earning achievement of either black or white married women. But the number of children in the family under age 7 has a significant negative effect on the earning achievement of white women. For each preschool child in the family the average loss in earnings is $409. This loss operates primarily through decreased hours spent working, and by taking a lower status occupation. This would indicate that white females opt for, or are more constrained by, traditional female role activities, such as child care.

Geographic mobility did not have a significant effect on the earning achievement of either blacks or whites, and was therefore dropped from the regression equation. It may be, as Holmstrom suggests, that women who are married sacrifice career opportunities both by moving or not moving as dictated by the husbands career (1973:30). Thus, a dichotomous variable such as this would show no effect from mobility.

Current Occupational Characteristics

As with marital and family characteristics, the impact of current occupational characteristics (i.e., current occupational status, hours worked, and work stability) on explained variance is greater for whites than for blacks. The addition to explained variance in earnings is 28% for whites and 15% for blacks.

In comparing the effect of occupational status on earnings, blacks receive more of a payoff in earnings than do white females. Duncan (1968), by comparison, finds that white males receive a greater payoff from occupational status than do black males. Given that so many other factors are

already being controlled in this study, the difference in payoff for black and white females may reflect the differential discrimination suggested earlier in terms of education. The greater payoff for blacks results from greater discrimination, in terms of pay, in low status jobs. By contrast, Duncan's findings for males might reflect greater discrimination at higher occupational levels.

The number of hours worked per year has a significant influence, net of all other characteristics, for both races. The difference in payoff from each additional hour worked is to the advantage of whites. The payoff for whites is $1.61, compared to $1 for blacks. (Note: This is not an estimate of hourly earnings.) Given that occupational status, education, and various measures of work experience are being controlled, one is tempted to attribute the difference in payoff to racial discrimination.

Finally, the number of employers for whom a woman worked in a single year is used to indicate work instability. This instability has a significant negative effect for whites, but not for blacks. For each change of jobs a white married woman tends to lose $251 in earnings. One possible explanation for why blacks do not suffer a similar loss relates to the nature of the jobs in which they are located. As indicated earlier, blacks are already disadvantaged by being more likely to have nonunionized jobs, or jobs not covered by minimum wages. Perhaps individuals in these types of jobs do not have much earning power to lose by changing jobs.

Summary

The processes of earning achievement differ considerably for black and white married females. Moreover, the differences in these processes are frequently the reverse of the differences found in previous studies of black and white male earning achievement (e.g., Duncan, 1968).

When earning is regressed on all the variables not deleted from the model, a relatively high 73% of the variance in black earnings is explained. This high percentage would lead one to believe that most of the major variables in the earning achievement process for blacks are captured by the variables explored in this paper. For white females 54 percent of the variance in earnings is explained by the model.

The earning achievement of black females, but not white females, is determined to a considerable extent by premarital characteristics, including family background, educational achievement, and early occupational achievements (i.e., R^2 = .51%). These characteristics have only a small impact on the eventual earning achievement of whites (i.e., R^2 = .06%). Family of origin status transmission, represented by the influences of parental education, is an important feature in the process of black female achievement, but of less importance for whites. In contrast, previous research indicates that, among males, status transmission is greater for whites than for blacks.

Educational achievement also has a greater total effect on the earning achievement of blacks than of whites. Consequently, the difference in average earnings between black and white females decreases as education increases. This contrasts with Duncan's (1968) finding that with increased education the differences in earnings between black and white males becomes greater. That is, white males receive a greater payoff from education than black males.

Premarital occupational achievement also has an important influence on the later earning achievement of black, but not white females. This implies that for blacks, but no whites, early occupational success may be a prerequisite for successful earning achievement later in life.

Whereas premarital characteristics were more important in explaining black earning achievement, marital and family characteristics are more important in explaining white earning achievement. This analysis suggests that the greater importance of family characteristics for whites may be because white females are more influenced by traditional feminine family roles than are black females. For instance, the presence of preschool children tend to reduce the earning achievement of white females by reducing their supply of labor. The same is not true for blacks.

Two inferences regarding racial discrimination are suggested by the analysis of the influence of current occupational characteristics. First, racial discrimination would appear to be a factor in earnings insofar as the net influence of hours worked is greater for whites than blacks. That is, even after taking account of differences in education, occupational status, work experience, family background, etc., white females obtain a better payoff from time spent in the labor market than do blacks. Secondly, discrimination may operate differentially. Greater discrimination against black females would seem to occur in low status occupations, with differences in earnings decreasing as occupational status increases.

Table I: Life Cycle Model of Characteristics Expected to Influence Earning Achievement

Stage 1	Stage 2	Stage 3	Stage 4	Stage 5	Stage 6
Family Background	Educational Achievement	Early Achievement	Marital & Family Characteristics	Current Occupational Characteristics	Earning Achievement
1) Household Head's Occupation		8) Special Training	11) Marital Work Experience		
2) Father's Education		9) Premarital Occupational Status	12) Income Adequacy	16) Current Occupation -1966	
3) Mother's Education	7) Achieved Level of Education	10) Years of Premarital Work Experience	13) Number of Children Under 7	17) Hours of Work per Year -1966	19) 1966 Earnings
4) Family Disruption			14) Number of Children 7 to 18	18) Work Instability	
5) Residence			15) Geographic Mobility		
6) Mother's Employment Status					

Table II: Means and Standard Deviations for Characteristics in the Life Cycle Model - Black and White Married Females, Ages 30 to 44.

	Means		Standard Deviations	
Variables	Whites	Blacks	Whites	Blacks
Household Head's Occupational Status	28.6	16.0	20.3	11.7
Father's Education	8.5	6.5	3.6	3.4
Mother's Education	9.0	7.3	3.2	3.1
Family Disruption	.19	.38	.39	.49
Residence	2.24	2.08	1.78	2.03
Mother Employed	.29	.40	.46	.49
Education	11.7	10.4	2.3	3.1
Special Training	.19	.17	.39	.37
Yrs. Premarital Work	2.4	2.6	2.8	3.7
Premar. Occup. Status	42.3	22.4	18.7	20.2
Marital Work Experience	43.8	55.2	33.5	36.3
Geographic Mobility	.40	.32	.49	.47
Children under 7 #	.44	.75	.75	1.10
Children 7 to 18 #	1.85	2.35	1.42	2.03
Income Adequacy	1.88	1.14	1.12	.77
Current Occup. Status	39.8	24.4	19.9	21.1
# of Employers in 1966	1.19	1.32	.52	.71
Hours worked in 1966	1380	1431	774	726
Earnings in 1966	2738	2322	2255	2094

Table III: Zero Order Correlations - Black Females Above Diaganol, White Females Below Diaganol.

		1	2	3	4	5	6	7	8	9	10
Household Head's Occupation	1	--	.237	.212	-.043	.132	-.171	.221	.072	-.037	.198
Father's Education	2	.419	--	.560	.127	.379	.021	.435	.102	-.155	.284
Mother's Education	3	.292	.555	--	-.001	.271	-.045	.473	.016	-.125	.255
Family Disruption	4	-.038	.064	.013	--	.096	-.049	-.156	.053	.025	-.073
Residence	5	.345	.101	.040	.095	--	-.016	.301	.133	-.011	.182
Mother Employed	6	.031	.032	.069	.115	.089	--	.035	.010	-.011	.008
Education	7	.316	.371	.393	-.103	.088	.030	--	.270	-.128	.690
Special Training	8	.087	.018	.038	.043	.103	.029	.037	--	.026	.182
Yrs Premarital Work	9	.031	-.114	-.095	-.068	.166	-.076	-.019	.096	--	-.044
Premarital Occupation	10	.269	-.015	-.019	-.051	-.012	.067	.125	.051	.180	--
Mobility	11	.083	.057	.072	.009	-.063	.026	.095	.045	-.113	.058
Marital Work Experience	12	-.009	-.015	-.019	-.036	-.012	.067	.125	.051	.180	.080
Income Adequacy	13	.212	.178	.173	-.020	.142	.065	.225	.088	.096	.157
Children under 7	14	.030	.037	.003	-.053	-.022	-.003	.113	-.017	.028	.056
Children 7 to 18	15	-.076	-.033	-.035	.001	-.027	.031	-.029	.009	-.208	-.060
Current Occupation	16	.289	.232	.266	-.055	.131	-.004	.597	.065	.063	.620
Work Instability	17	.013	.022	-.047	-.027	-.003	-.002	-.040	.048	.005	.027
Hours Worked - 1966	18	-.090	-.029	-.001	.011	-.058	.030	-.011	.028	.057	-.053
1966 Earnings	19	.051	-.006	.047	.007	.039	.058	.204	.072	.104	.110

Table III: Continued

		11	12	13	14	15	16	17	18	19
Household Head's Occupation	1	.040	-.056	.183	-.094	.009	.205	.011	.128	.158
Father's Education	2	.028	-.011	.189	-.123	-.115	.348	-.086	.160	.340
Mother's Education	3	-.036	.064	.183	-.058	-.141	.358	-.206	.138	.339
Family Disruption	4	-.098	-.065	-.076	.010	.134	-.045	-.048	.015	-.071
Residence	5	-.119	-.032	.376	-.223	-.166	.257	-.177	.111	.254
Mother Employed	6	.012	.019	-.079	.006	-.012	-.039	-.073	.057	-.001
Education	7	.034	.088	.396	-.221	-.295	.669	-.250	.285	.657
Special Training	8	.089	.102	.203	-.091	-.152	.280	-.106	.174	.272
Yrs Premarital Work	9	-.147	.414	.059	-.066	-.273	-.088	.096	-.008	-.004
Premarital Occupation	10	-.023	.113	.377	-.196	-.254	.716	-.215	.264	.623
Mobility	11	--	-.043	.122	-.111	-.007	.015	-.038	.071	.054
Marital Work Experience	12	-.071	--	.091	-.184	-.321	.134	-.018	.342	.324
Income Adequacy	13	.048	.146	--	-.323	-.533	.352	-.211	.056	.397
Children under 7	14	.037	-.038	-.135	--	.344	-.128	.040	-.235	-.243
Children 7 to 18	15	.087	-.324	-.337	.056	--	-.165	.067	-.114	-.279
Current Occupation	16	.060	.174	.254	-.009	-.091	--	-.217	.326	.711
Work Instability	17	-.011	.023	.029	-.028	-.023	-.034	--	-.134	-.236
Hours Worked - 1966	18	.007	.425	-.013	-.184	-.129	.062	-.053	--	.586
1966 Earnings	19	.006	.459	.106	-.134	-.158	.301	-.096	.650	--

Table IV: Partial Regression Coefficients from Regression of Earnings on Successive Stages of the Life Cycle, Excluding Variables Not Statistically Significant for Either Blacks or Whites When First Entered into the Regression.

Independent Variables and Race	Stage 1	Stages 1,2	Stages 1,2,3	Stages 1,2,3,4	Stages 1,2,3,4,5
Blacks					
Father's Education	116*	28	28	32	24
Mother's Education	128*	4	41	21	4
Family Disruption	-466*	68	-44	51	-57
Residence	146*	48	46	38	-3
Education		416*	229*	212*	130*
Special Training			598*	427*	56
Premarital Occupation			34*	30*	9*
Yrs Premarital Work			38*	-33	4
Marital Work Experience				16*	7*
Income Adequacy				250*	358*
Children under 7				-32	21
Current Occupation					32*
Hours Worked Per Year					1*
Work Instability					-57
Constant	514	-2327	-1579	-2114	-2344
R^2	.17	.43	.50	.58	.73
Whites					
Father's Education	-32	-65*	-57*	-49*	-41*
Mother's Education	53*	7	8	19	-7
Family Disruption	29	205	233	243	157
Residence	51	31	3	28	47
Education		235*	251*	204*	129*
Special Training			307	209	155
Premarital Occupation			-4	-4	-8*
Yrs Premarital Work			79*	22	15
Marital Work Experience				28*	12*
Income Adequacy				-30	41
Children under 7				-409*	-89
Current Occupation					23
Hours Worked Per Year					1.61*
Work Instability					-251*
Constant	2415	370	79	-473	-1596
R^2	.005	.051	.06	.26	.54

R^2s do not vary from the unadjusted R^2 by more than .01.
* Coefficients Significant at the .05 level.

Table V: Unstandardized Partial Regression Coefficients for Blacks and Whites: Selected Life Cycle Characteristics from Stages 2 through 6 Regressed on All Temporally Prior Variables.

Independent Variables and Race	Dependent Variables: Education	Special Training	Premar. Occup.	Yrs Premar. Work	Marital Work	Income Adequacy
Blacks						
Father's Education	.21*	.00	.15	-.14*	-.17	-.01
Mother's Education	.30*	-.02	-.67*	-.03	1.29*	.00
Family Disruption	-1.29*	.07*	1.75	.9	-4.40	-.10
Residence	.24*	.01	-.28	.12	-1.46	.11*
Education		.04*	4.80*	-.08	.42	.04*
Special Training					7.93	.19*
Premar. Occupation					.14	.01*
Yrs. Premar. Work					4.22*	.02*
Marital Work						
Income Adequacy						
Children under 7						
Current Occupation						
Hours Work						
Work Instability						
R^2	.32	.10	.49	.03	.21	.27
Whites						
Father's Education	.14*	.00	.17	-.08*	-.15	.03*
Mother's Education	.15*	.00	-.24	-.04	-.56	.02
Family Disruption	-.75*	.04	-.98	-.55*	-1.44	-.13
Residence	.09*	.02*	.59*	.29*	-1.01	.06*
Education		.00	4.97*	.02	2.35*	.07*
Special Training					3.10	.17*
Premar. Occupation					-.01	.00
Yrs. Premar. Work					2.16*	.04*
Marital Work						
Income Adequacy						
Children under 7						
Current Occupation						
Hours Work						
Work Instability						
R^2	.21	.01	.38	.05	.06	.09

* Coefficients Significant at the .05 level.

Table V: Continued

Independent Variables and Race	Children Under 7	Current Occupation	Hrs. Work	Work Instability	Earnings
Blacks					
Father's Education	-.01	.14	6	.03*	24
Mother's Education	.03	.55*	-3	-.04*	4
Family Disruption	.01	.87	73	-.14	-57
Residence	-.10*	.60	20	-.04	-3
Education	-.05*	1.49*	33*	-.02	130*
Special Training	-.03	6.24*	167	-.07	56
Premar. Occupation	.00	.52*	4*	.00	9*
Yrs. Premar. Work	.03	-.32	-26*	.02*	4
Marital Work		.05*	7*	.00	7*
Income Adequacy		1.02	-147*	-.11*	358*
Children under 7		1.35*	-99*	-.03	21
Current Occupation					32*
Hours Work					1*
Work Instability					-57
R^2	.09	.60	.25	.13	.73
Whites					
Father's Education	.00	-.14	-1	.01*	-41*
Mother's Education	-.01	.36*	9	-.01*	-7
Family Disruption	-.07	.57	38	-.05	157
Residence	-.01	.45	-18	.00	47
Education	.05*	2.69*	4	-.02*	129*
Special Training	.04	.97	29	.07	155
Premar. Occupation	.00	.42*	-3*	.002*	-8*
Yrs. Premar. Work	.01	.19	2	.00	15
Marital Work		.05*	10*	.00	12*
Income Adequacy		1.55*	-64*	.01	41
Children under 7		-1.32*	-182*	-.01	-89
Current Occupation					23*
Hours Work					1.61*
Work Instability					-251
R^2	.02	.49	.23	.02	.54

* Coefficients Significant at the .05 level.

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